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time, place, manner and terms of sale, by advertisement inserted for at least three successive weeks in some newspaper printed in Frederick County, and such other notice as by the said Mortgagees or their personal representatives or assigns may be deemed expedient; and in the event of a sale of said property, under the powers hereby granted, the proceeds, arising from such sale, to apply: first, to the payment of all costs and expenses incident to such sale, including a reasonable counsel fee to the attorney who may prepare the bond, report of sale etc., and a commission to the party making sale of said property equal to the commission allowed trustees for making sale of property by virtue of a decree of a Court having Equity jurisdiction in the State of Maryland, secondly, to the payment of all claims of the said Mortgagees or their personal representatives and assigns under this Mortgage, whether the same shall have matured or not and the surplus (if any there be) shall be paid to the said Mortgagors, their personal representatives or assigns, or to whoever may be entitled to the same.

And the said Stanley H. Sundergill and Emma E. Sundergill, his wife, for themselves, their personal representatives and assigns, do further covenant to insure and pending the existence of this Mortgagee, to keep insured in some good company satisfactory to the said Mortgagees, their personal representatives and assigns, the improvements on the hereby mortgaged land to the amount of at least Dollars, and to cause the policy to be effected thereon, to be so framed or endorsed, as in case of fire, to inure to the benefit of the said Mortgagees, their personal representatives and assigns, to the extent of their lien or claim hereunder and to deliver said policy or policies to the said mortgagees, their personal representatives and assigns.

Witness the hands and seals of the said Mortgagors on the day and year first above written.

Test:-

Stanley H. Sundergill (Seal)

C. A. Lindsay

Emma E. Sundargill (Seal)

State of Maryland, Frederick County, to wit:-

I hereby certify, that on this 4th day of December, in the year